

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-25736-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Goula  
5 Willow Court  
Manahawkin, NJ 08050

Social Security No.:

xxx-xx-8026

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 13, 2021.

On November 14, 2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: December 27, 2023  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 15, 2023

JAN: wdr

Jeanne Naughton  
Clerk

In re:  
Michael Goula  
Debtor

Case No. 18-25736-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 15, 2023

Form ID: 185

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Goula, 5 Willow Court, Manahawkin, NJ 08050-7801
aty	+ Shapiro & DeNardo LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242
lm	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court., Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Federick, MD 21701
517687810	+ Allied Collection Services, 9301 Oakdale Avenue, Suite 205, Chatsworth, CA 91311-6547
517687815	#+ Dawn Goula, 5 Willow Court, Manahawkin, NJ 08050-7801
517687819	+ Sure Recovery Services, PO Box 3204, Toms River, NJ 08756-3204
517687820	+ Wells Fargo Home Mor, Attn: Bankruptcy Department, 8480 Stagecoach Cir., Frederick, MD 21701-4747

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2023 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 15 2023 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Nov 15 2023 20:59:56	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
517687811	+ Email/Text: ally@ebn.phinsolutions.com	Nov 15 2023 21:01:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
517716609	Email/Text: ally@ebn.phinsolutions.com	Nov 15 2023 21:01:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517687812	+ Email/PDF: bncnotices@becket-lee.com	Nov 15 2023 21:13:58	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517687813	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2023 21:01:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
517687814	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2023 21:13:29	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
517687816	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 15 2023 21:02:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517687817	Email/Text: signed.order@pfwattorneys.com	Nov 15 2023 21:01:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517687818	^ MEBN	Nov 15 2023 20:59:58	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239

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517698839	Email/Text: bnc-quantum@quantum3group.com	Nov 15 2023 21:02:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518001980	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 15 2023 21:02:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518001981	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 15 2023 21:02:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518997705	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 15 2023 21:02:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518209768	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 15 2023 21:02:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517742315	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 15 2023 21:13:45	U.S. Bank National Association, as Indenture, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517746040	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 15 2023 21:13:22	US Bank NA, Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519288803	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotruster.com
Albert Russo	

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docs@russotrustee.com

Andrew Thomas Archer

on behalf of Debtor Michael Goula aarcher@spillerarcherlaw.com  
bankruptcy@brennerlawoffice.com;mcdoherty\_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage  
Pass-Through Certificates, Series 2006-AR1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1,  
Mortgage-Backed Notes, Series 2006-AR1 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Krystin Miranda Kane

on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1,  
Mortgage-Backed Notes, Series 2006-AR1 krallex@logs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8